

IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously Presented) A method of notifying an exception client associated with a payor financial institution of an exception item, said method comprising:
 - receiving a presentment check file, said presentment check file including presentment information related to checks presented to a payor financial institution for payment;
 - receiving a payor check file from an exception client, said payor check file including check information relating to checks written by said exception client;
 - comparing said presentment check file with said payor check file thereby producing at least one exception item; and
 - sending said exception client an e-mail notifying said exception client of said at least one exception item.
2. (Original) The method as recited in claim 1, further comprising:
 - generating a Web file, said Web file including exception information relating to said exception item; and
 - generating an address for said Web file;
 - wherein said e-mail includes said address.
3. (Original) The method as recited in claim 2, further comprising:
 - generating an image of said exception item; and
 - wherein said Web file includes said image.
4. (Original) The method as recited in claim 1, wherein the step of comparing further includes the step of performing a scrubbing process to determine whether said exception item is a true exception item.

5. (Original) The method as recited in claim 2, further comprising causing said address to expire at a predetermined time.
6. (Previously Presented) The method as recited in claim 2, further comprising sending a simple mail transfer protocol notice to said payor financial institution when said exception client accesses said Web file.
7. (Original) The method as recited in claim 1, wherein said sending includes sending said e-mail across a network.
8. (Original) The method as recited in claim 2, wherein said e-mail includes a hyperlink to said address.
9. (Original) The method as recited in claim 1, wherein said method is used in an exception item notification system and said method further comprises:

comparing said at least one exception item with a database of clients of said exception item notification system; and

sending said e-mail only when said exception client is a client of said exception item notification system.

10. (Previously Presented) A method of notifying an exception client associated with a payor financial institution of an exception item, said method comprising:

receiving a presentment check file, said presentment check file including presentment information relating to checks presented to a payor financial institution for payment;

receiving a payor check file from an exception client, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file thereby producing at least one exception item;

generating a Web file, said Web file including an image relating to said exception item;

sending said exception client an e-mail notifying said exception client of said at least one exception item; and

generating an address for said Web file;

wherein said e-mail address includes a hyperlink to said address.

11. (Withdrawn) An exception item notification system for notifying an exception client associated with payor financial institution of an exception item, said system comprising:

a first processor which receives a presentment check file and a payor check file, said presentment check file including presentment information relating to checks presented to said payor financial institution, said payor check file including check information relating to checks written by said exception client, said first processor compares said presentment check file and said payor check file and produces an exception file including at least one exception item in response thereto; and

a second processor coupled to said first processor, said second processor receives said exception file, and sends said exception client an e-mail notifying said exception client of said exception item.

12. (Withdrawn) The exception item notification system as recited in claim 11, wherein said processor is a server.

13. (Withdrawn) The exception item notification system as recited in claim 11, wherein said second processor further:

generates a Web file including exception information relating to said exception item;

generates an address for said Web file; and wherein

said second processor send said e-mail to said exception client including said address.

14. (Withdrawn) The exception item notification system as recited in claim 13, further comprising:

a third processor which receives said presentment check file and said exception file, generates an image of said exception item, and sends said image to said second processor; and wherein said exception information relating to said exception item includes said image.

15. (Withdrawn) The exception item notification system as recited in claim 11, further comprising:

a database including data identifying clients of said exception item notification system; and

a third processor coupled to said first and second processors, said third processor compares said exception file with said database, and modifies said exception file so that said exception file includes exception items relating only to said clients of said exception item notification system.

16. (Withdrawn) The exception item notification system as recited in claim 11, further comprising:

a database including data identifying clients of said exception item notification system;

a third processor coupled to said first and second processors, said third processor receives said presentment check file and said exception file, generates an image of said exception item, and sends said image to said second processor;

a fourth processor coupled to said first and second processor, said fourth processor compares said exception file with said database, and modifies said exception file so that said exception file includes exception items relating only to said clients of said exception notification system; and wherein

said information relating to said exception item includes said image.

17. (Withdrawn) The system as recited in claim 11, wherein said first processor further performs a scrubbing process to determine whether said exception item is a true exception item.

18. (Withdrawn) The system as recited in claim 11, where said first and second processors are a single processor.

19. (Withdrawn) The system as recited in claim 16, wherein said first, second, third, and fourth processors are a single processor.

20. (Withdrawn) An exception item notification system for notifying an exception client associated with a payor financial institution of an exception item, said system comprising:

a first processor which receives a presentment check file and a payor check file, said presentment check file including presentment information relating to checks presented to said payor financial institution, said payor check file including check information relating to checks written by said exception client, said first processor compares said presentment check file and said payor check file and produces an exception file including at least one exception item in response thereto;

a second processor coupled to said first processor, said second processor:

receives said exception file;

send said exception client an e-mail notifying said exception client of said exception item;

generates a Web file including exception information relating to said exception item;

generates an address for said Web file; and

sends said e-mail to said exception client including said address;

a third processor coupled to said first and second processors, said third processor receives said presentment check file and said exception file, generates an image of said exception item, and sends said image to said second processor; and wherein

said exception information relating to said exception item includes said image.

21. (Withdrawn) A method in a check exception item notification system for producing an exception item by a payor financial institution using said system, said exception item relating to an exception client, said exception client being associated with said payor financial institution, said method further for receiving a decision from said exception client regarding whether to pay said exception item, said method comprising:

receiving a presentment check file, by said payor financial institution said presentment check file including presentment information relating to checks presented to said payor financial institution for payment;

receiving a payor check file from said exception client by said payor financial institution, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file by said payor financial institution thereby producing at least one exception item; and

sending said exception client an e-mail by said payor financial institution, said e-mail notifying said exception client of said at least one exception item;

assessing said e-mail by said exception client;

making decision, by said exception client as to whether to authorize payment of said exception item; and

sending said decision, by said exception client, over a network to said payor financial institution.

22. (Withdrawn) The method as recited in claim 21, wherein a default decision is used when said exception client does not perform said step of making a decision before a predetermined time.

23. (Withdrawn) a method of providing authorization as to whether to pay an exception item, said method comprising:

receiving an e-mail including a notification of said exception item, said e-mail further including an address for a Web file, said Web file being hosted on a server and including information about said exception item;

accessing said Web file over a network; and

providing said authorization to said server.

24. (Withdrawn) The method as recited in claim 23, wherein said information includes an image relating to said exception item.

25. (Withdrawn) An e-mail file to be sent to a client, said e-mail file comprising:

a message portion; and

a hyperlink to a Web file, said Web file including information regarding an exception item relating to said client.

26. (Withdrawn) The e-mail file as recited in claim 25, wherein said information in said Web file includes an image of said exception item.